IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

 Applicant:
 Neofitides et al.
 Examiner:
 Zurita, James H.

 Appln. No.:
 09/613,615
 Group Art Unit:
 3625

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 10722-32691

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 1081

Title: METHOD FOR ENABLING TRANSFER OF FUNDS THROUGH A COMPUTER NETWORK (AS

AMENDED)

CERTIFICATE UNDER 37 CFR 1.8

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